



## Student Health Insurance

**Date:** April 1, 2026  
**To:** Tiffin University Student-Athletes and their Guardians  
**From:** Tiffin University Department of Athletics  
**Subject:** 2026-27 Student-Athlete Insurance, Physical and Injuries Information

***IT IS IMPORTANT THAT YOU READ THIS LETTER IN ITS ENTIRETY.***

Welcome to the 2026-27 academic year! While we hope that injuries never happen on and off the field, Tiffin University believes that it is best to be prepared for the unexpected. Below is important information about student-athlete insurance, physical and injuries.

All student-athletes at Tiffin University are required to carry primary and secondary health insurance while they are on campus. Student-athletes may enroll in TU's primary insurance for a cost of \$2,350. If you are already enrolled in a personal, primary health insurance plan, you will only have to pay the cost of the secondary health insurance, which is \$400. To get this cost, you must go through a waiver process to verify if your personal primary health insurance plan meets Gallagher's, TU's insurance partner, requirements. If you enroll in Tiffin University's primary health insurance, you are only charged the primary health insurance expense; not both primary and secondary health insurance costs.

On the first bill of the academic year, all student-athletes are charged for the primary health insurance plan, in the amount of \$2,350. Once the student receives the bill and decides they want to use their personal primary insurance, they are able to go through the waiver process with Gallagher. For Fall 2026, the waiver **portal opens on Wednesday, April 15th and will close on Friday, September 4th.**

**How to waive or enroll in TU's primary health insurance:**

**STEP 1:** Click this link to the Gallagher Webpage: <http://www.gallagherstudent.com/Tiffin>

**STEP 2:** Log In using your Tiffin university email credentials (*If you have difficulties logging in please refer to the Frequently Asked Questions and Student Health Brochure links on the Gallagher homepage.*)

**STEP 3:** Click on the "Waive" button under "Plan Summary".

- You will need your current health insurance information.

**STEP 4:** Follow the instructions to complete the form.

**NOTE:** Your insurance information is required in order to complete the waiver form. You do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed for verification.

- If your waiver request is declined, the student-athlete will receive an email from Gallagher stating that it was declined and the reason why. A plan will be available for you to purchase through the University and the full charge of \$2,350 will remain on the student's account, unless the waiver is re-submitted and approved by Gallagher.

- If you do not have primary health insurance and wish to enroll you may also select the Enroll option instead of the waiver option.
- **Once a student-athlete has participated in a team practice, lifting, or a conditioning session, the insurance fee is not able to be removed from the student's account.**
- If you have trouble and need assistance, please reach out to the athletic trainer for your sport.

### About TU's secondary health insurance

Tiffin University has purchased a secondary insurance policy for all of its student-athletes participating in intercollegiate athletics. This secondary insurance is mandatory for all student-athletes participating in intercollegiate athletics at the institution during the 2026-2027 academic year. You, as a student-athlete, are responsible for \$400.00 of the cost that will be reflected in your university account. This policy does not have a per injury deductible. The secondary insurance policy will provide coverage for eligible expenses up to a maximum of \$90,000 for each intercollegiate sports injury covered. Coverage through this policy is only for 2 years from the date of the injury. Any medical expenses occurring after that point will be at the students' own expense. The student-athlete's primary insurance ID card and the university's secondary insurance ID card must be provided to the provider at the time of service. Student-athletes are required to carry primary health insurance which must meet specific requirements in order to participate in intercollegiate athletics.

- **Once a student athlete has participated in a Practice, Lift, or Conditioning Session in which a sustained injury would be covered by the secondary health insurance plan, the student athlete will be responsible for the \$400 fee regardless of if they decide to leave the team.**
- Any injury sustained while participating in intercollegiate athletics will first be the responsibility of the student-athlete's personal medical insurance policy. The university insurance will only cover usual and customary expenses related to the injury. Student-athletes are required to maintain their personal medical insurance policy throughout the academic year as well as any time a team's season extends beyond the academic year. A student-athlete is required to immediately inform the Sports Medicine staff of any change in their personal medical insurance coverage. Failure to do so could result in the student-athlete being financially responsible for costs incurred as a result of an athletically related injury.
- A student-athlete's personal medical insurance policy is required to cover activities and injuries relating to intercollegiate athletics participation. If the personal medical insurance policy does not cover activities and injuries related to intercollegiate athletics participation, the student-athlete is required to obtain another policy that will cover such activities. Tiffin University has partnered with United Healthcare to offer for purchase an acceptable student health insurance plan that meets all requirements.
- Student-athletes are required to maintain their personal medical insurance policy throughout the academic year as well as any time a team's season extends beyond the academic year. A student-athlete is required to immediately inform the Sports Medicine staff of any change in their personal medical insurance coverage. Failure to do so could result in the student-athlete being financially responsible for costs incurred as a result of an athletically related injury.
- Tiffin University has a blanket accident insurance policy which serves as a secondary insurance policy for its' student-athletes. This insurance policy will help with costs not covered by the student-athlete's primary medical insurance policy for athletically related injuries. This secondary insurance is not a substitute for a student-athlete having coverage from primary,

personal medical insurance coverage. Tiffin University's secondary insurance policy coverage will only be valid to help cover usual and customary costs due to injuries directly caused by participation in intercollegiate athletics.

**Injuries do occur and we try to provide our athletes with the very best possible care.**

Medical bills incur when the athlete is treated, whether it is locally, during a road trip or by a medical vendor in his/her own home area. In order for athletic injuries to be covered by the secondary insurance policy, the student-athlete must report the injury as soon as possible to a member of the TU athletic training department, who must fill out an athletic injury claim form. The student-athlete **MUST** bring a copy of the claim form when seeking medical treatment. If non-emergency treatment is sought out and received by the student-athlete without the knowledge of the TU medical staff, those charges may not be covered by the secondary athletic insurance policy and could be the responsibility of the student-athlete.

**All athletes are required to have a physical by their family physician or through Tiffin University's Athletic Training Department before reporting to school.**

The final decision on physical qualifications or reason for rejection is the responsibility of the college physician. The TU physician, in conjunction with the Athletic Training Department, makes the decision on when an athlete may return to competition after a previous injury.

We look forward to working with you for a great year on and off the field! Please, feel free to reach out if you have any additional questions.

Sincerely,

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